

Income Advantage TermSM

Most people live on incomes, not lump sums!

Most people don't fully understand money and how to manage it effectively. However, most do understand tangible loss – like the loss of future income due to the unexpected death of a loved one.

That's why Income Advantage TermSM with the Select Income Rider offered through HBW[®], allows you to plan for your family's needs, both now and later. Should you or your spouse die prematurely, wouldn't it help to have a steady income stream for a period of time after the loss? Income Advantage Term pays a lump sum death benefit for final expenses and large debt. The Select Income Rider pays an income stream that is tailored to your family's need. The income stream can last for as little as five years, and as long as 40 years based on your desires and needs.

Call today to learn more about how Income Advantage Term with the Select Income Rider can help you plan for life's uncertainties.

For more information, contact

Case Study

Family with two small children, mortgage, two car payments, child care expenses, etc. Dad nets \$4,800 per month, mom nets \$3,000. Dad and mom each purchase an Income Advantage Term policy with a lump sum of \$200,000 to help payoff debt and provide for final expenses. Dad adds the Select Income Rider that will pay a monthly income of \$3,500 per month for 10 years. Mom adds the Select Income Rider that will pay a monthly income of \$2,000 for 10 years. They put the entire protection plan in place on both spouses for less than \$1,100* per year. This planned approach will help the surviving family members get through a difficult phase and not have to worry about the loss of income for a period of time.



* Premium rates based on male and female, age 37, issued Preferred Plus on a 30-year term duration. Not an actual case; for illustrative purposes only.

Policies issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Income Advantage Term Policy Form Number 07007, Select Income Rider Form Number 08818. **The United States Life Insurance Company in the City of New York**, 70 Pine Street, New York, New York 10270. Income Advantage Term Policy Form Number 09007N, Select Income Rider Form Number 08818N. Product specifications are not intended to be all-inclusive of product information. This contract is not insured by the FDIC, the Federal Reserve Board or any similar agency. The contract is not a deposit or other obligation of, nor is it guaranteed or endorsed by any bank or depository institution. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) or The United States Life Insurance Company in the City of New York (USL) are the issuing insurer's responsibility. USL is authorized to conduct insurance business in New York. Policies and riders may vary by state and are not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL and USL. HBW is a trademark of HBW Insurance & Financial Services, Inc. All other marks are owned by American International Group, Inc.

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